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Indexing Instructions:

Lot 2, Sec. A, Dickens Place, Planned Unit Development in Sec. 9, T2S, R7W,
DeSoto County, Mississippi. PA 58 PG-8

CERTIFICATE OF REVOCABLE TRUST AGREEMENT

As provided by Section 91-9-7, Mississippi Code of 1972, as amended, the following constitutes a Certificate of Revocable Trust Agreement of THE LINDA JOYCE NICHOLS REVOCABLE TRUST.

I, LINDA JOYCE NICHOLS, am the Trustor under a Revocable Living Trust Agreement dated the 18th day of September, 2012, wherein LINDA JOYCE NICHOLS is designated as Trustee. I have conveyed ownership of various assets to my Trustee to be held in trust. My right of revocation is unrestricted and includes the right of amendment and the right to withdraw assets.

Trust Name: THE LINDA JOYCE NICHOLS REVOCABLE TRUST

Trust Address: 2950 Dickens Place Drive, Southaven, MS 38671

Trust Phone Number: (901) 486-5387

Effective Date of Trust: The 18th day of September, 2012

Trustor: LINDA JOYCE NICHOLS (Address and phone same as Trust)

Original Trustee: LINDA JOYCE NICHOLS

Original Trustee's Current Address: (Address and phone number same as Trust)

First Successor Trustee: NIKI COKER

First Successor Trustee's Current Address: 1595 Southern Ridge Trail, Olive Branch, MS 38654

First Successor Trustee's Phone Number: (901) 496-4976

Second Successor Trustee: STEVE COKER

Second Successor Trustee's Current Address: 1595 Southern Ridge Trail, Olive Branch, MS 38654

Second Successor Trustee's Phone Number: (901) 486-8992

Third Successor Trustee: PEYTON WESLEY COKER

Third Successor Trustee's Current Address: 1595 Southern Ridge Trail, Olive Branch, MS 38654

Third Successor Trustee's Phone Number: (901) 496-4976

Primary Beneficiary: LINDA JOYCE NICHOLS

Contingent Beneficiaries: As recited in the Trust Agreement

Date and Operating Time of Trust: The 18th day of September, 2012, to remain in effect until revoked or distribution of Trust Estate assets as provided in the Trust Agreement.

Possession of Property: Possession in Trustor/Trustee LINDA JOYCE NICHOLS under provisions of said Trust Agreement until such time as said Trust Agreement might be revoked or it becomes a management trust as provided within said Trust Agreement.

Powers of Trustee: The Trustee is given the powers granted a Trustee in the Trust Agreement as well as provided under the provisions of the Uniform Trustees' Powers Law, Section 91-9-101, *et seq.*, Mississippi Code of 1972, as amended, including the right to sell, exchange, assign, lease, encumber, deal with, or otherwise alienate all or any part of the Trust Estate, including real property comprising the Trust Estate, in any manner on such terms as my Trustee shall determine.

Interpretation: The laws of the State of Mississippi shall govern with respect to the validity and interpretation of this instrument.

Real property interests conveyed to the Trust: Described in Exhibit A attached hereto. Future conveyances of real property interests to or from the Trust will be reflected in the land records of the applicable Chancery Clerk.

DATED this the 18 day of September, 2012.


LINDA JOYCE NICHOLS, Trustor


LINDA JOYCE NICHOLS, Trustee

STATE OF MISSISSIPPI

COUNTY OF DESOTO

PERSONALLY CAME AND APPEARED BEFORE ME the undersigned authority in and for the jurisdiction aforesaid, the within named LINDA JOYCE NICHOLS, who acknowledged that she signed and delivered the above and foregoing Certificate of Revocable Trust Agreement on the day and in the year therein mentioned as her voluntary act and deed and for the purposes recited therein and in her representative capacity after first having been duly authorized so to do.

GIVEN UNDER MY HAND AND SEAL this the 18th day of September, 2012.


NOTARY PUBLIC

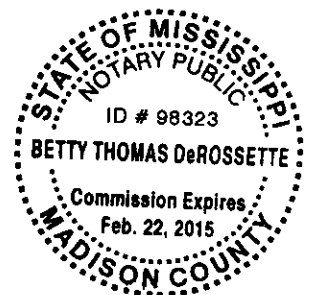


EXHIBIT "A"

In Desoto County, Mississippi:

Lot 2, Section A, Dickens Place, Planned Unit Development Subdivision, in
Section 9, Township 2 South, Range 7 West, DeSoto County, Mississippi,
as per plat thereof recorded in plat book 58, page 8, in the Office of the
Chancery Clerk of DeSoto County, Mississippi.